

**Fill in this information to identify the case:**

Debtor 1 Michael John Nutting  
Debtor 2 Andrea Lynn Nutting  
(Spouse, if filing)  
United States Bankruptcy Court for the: Eastern District of Michigan  
Case number 16-45154

## Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: US Bank Trust National Association, as Trustee of the SCIG Series III Trust

Court claim no. (if known): 10

Last 4 digits of any number you use to identify the debtor's account:

8 2 6 4

Date of payment change:

05/01/2018

Must be at least 21 days after date of this notice

New total payment:

\$ 882.04

Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment****1 Will there be a change in the debtor's escrow account payment?**☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$ 227.65

New escrow payment: \$ 259.37

**Part 2: Mortgage Payment Adjustment****2 Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable rate account?**☒ No☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: %

New interest rate: %

Current principal and interest payment: \$

New principal and interest payment: \$

**Part 3: Other Payment Change****3 Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change:

Current mortgage payment: \$

New mortgage payment: \$

Debtor 1 Michael John Nutting  
First Name Middle Name Last Name

Case number (if known) 16-45154

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☒ I am the creditor.  
☐ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Katie L. Greene Date 04/02/2018  
Signature

Print: Katie L Greene Title Bankruptcy Asset Manager  
First Name Middle Name Last Name

Company SN Servicing Corporation

Address 323 Fifth Street Eureka, CA 95501  
Number Street  
Eureka CA 95501  
City State ZIP Code

Contact phone (800) 603-0836 Email KGreene@snscc.com

SN Servicing Corporation  
323 FIFTH STREET  
EUREKA, CA 95501  
For Inquiries: (800) 603-0836

Final

Analysis Date: March 07, 2018

MICHAEL NUTTING  
744 MAYER RD  
COLUMBUS MI 48063

Loan:  
Property Address:  
744 MAYER ROAD  
COLUMBUS, MI 48063

### Annual Escrow Account Disclosure Statement Account History

This is a statement of actual activity in your escrow account from Jan 2018 to Apr 2018. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information			Current:	Effective May 01, 2018:
Principal & Interest Pmt:			622.67	622.67
Escrow Payment:			227.65	259.37
Other Funds Payment:			0.00	0.00
Assistance Payment (-):			0.00	0.00
Reserve Acct Payment:			0.00	0.00
Total Payment:			\$850.32	\$882.04

Escrow Balance Calculation		
Due Date:		Mar 01, 2018
Escrow Balance:		0.00
Anticipated Pmts to Escrow:		455.30
Anticipated Pmts from Escrow (-):		0.00
Anticipated Escrow Balance:		\$455.30

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	0.00	0.00
Jan 2018		208.73		*		0.00	208.73
Jan 2018				3,062.47	*	0.00	(2,853.74)
Feb 2018		208.73		*		0.00	(2,645.01)
Feb 2018		208.73		*		0.00	(2,436.28)
Feb 2018		2,436.28		*	Escrow Only Payment	0.00	0.00
					Anticipated Transactions	0.00	0.00
Mar 2018		227.65					227.65
Apr 2018		227.65					455.30
	\$0.00	\$3,517.77	\$0.00	\$3,062.47			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling \$0.00. Under Federal law, your lowest monthly balance should not have exceeded \$0.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 12 months.

Analysis Date: March 07, 2018

MICHAEL NUTTING

Loan:

**Annual Escrow Account Disclosure Statement  
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	455.30	891.93
May 2018	222.98			678.28	1,114.91
Jun 2018	222.98			901.26	1,337.89
Jul 2018	222.98			1,124.24	1,560.87
Aug 2018	222.98			1,347.22	1,783.85
Sep 2018	222.98	580.78	City/Town Tax	989.42	1,426.05
Oct 2018	222.98			1,212.40	1,649.03
Nov 2018	222.98			1,435.38	1,872.01
Dec 2018	222.98	1,094.11	Homeowners Policy	564.25	1,000.88
Jan 2019	222.98			787.23	1,223.86
Feb 2019	222.98	1,000.88	City/Town Tax	9.33	445.96
Mar 2019	222.98			232.31	668.94
Apr 2019	222.98			455.29	891.92
	<u>\$2,675.76</u>	<u>\$2,675.77</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of \$445.96. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed \$445.96 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is \$455.30. Your starting balance (escrow balance required) according to this analysis should be \$891.93. This means you have a shortage of \$436.63. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 12 months.

We anticipate the total of your coming year bills to be \$2,675.77. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

**New Escrow Payment Calculation**

Unadjusted Escrow Payment	222.98
Surplus Amount:	0.00
Shortage Amount:	36.39
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$259.37</u>

**Paying the shortage:** If your shortage is paid in full, your new monthly payment will be \$845.65 (calculated by subtracting the Shortage Amount to the left and rounding, if applicable). Paying the shortage does not guarantee that your payment will remain the same, as your tax or insurance bills may have changed. If you would like to pay the shortage now, please pay the entire amount of the shortage before the effective date of your new payment. To ensure that the funds are posted to your account correctly, please notify your asset manager that you are paying the shortage.

**NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE:** If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

1 Michelle R. Ghidotti-Gonsalves, Esq. (SBN 232837)

2 Kristin A. Zilberstein (SBN 200041)

3 Jennifer R. Bergh, Esq. (SBN 305219)

4 LAW OFFICES OF MICHELLE GHIDOTTI

5 1920 Old Tustin Ave.

6 Santa Ana, CA 92705

7 Ph: (949) 427-2010

8 Fax: (949) 427-2732

9 mghidotti@ghidottilaw.com

10 Authorized Agent for Creditor

11 U.S. Bank Trust National Association, as Trustee of the SCIG Series III Trust

12 UNITED STATES BANKRUPTCY COURT

13 EASTERN DISTRICT OF MICHIGAN – DETROIT DIVISION

14 In Re: ) CASE NO.: 16-45154-mar

15 Michael John Nutting and Andrea Lynn Nutting, ) CHAPTER 13

16 Debtors. ) **CERTIFICATE OF SERVICE**

17 **CERTIFICATE OF SERVICE**

18 I am employed in the County of Orange, State of California. I am over the age of  
19 eighteen and not a party to the within action. My business address is: 1920 Old Tustin Ave.,  
20 Santa Ana, CA 92705.

21 I am readily familiar with the business's practice for collection and processing of  
22 correspondence for mailing with the United States Postal Service; such correspondence would  
23 be deposited with the United States Postal Service the same day of deposit in the ordinary  
24 course of business.

On April 6, 2018 I served the following documents described as:

- NOTICE OF MORTGAGE PAYMENT CHANGE**

on the interested parties in this action by placing a true and correct copy thereof in a sealed envelope addressed as follows:

(Via United States Mail)

<b>Debtor</b> Michael John Nutting 744 Mayer Columbus, MI 48063	<b>Debtor's Counsel</b> Douglas P. Chimenti 15400 Nineteen Mile Road Suite 115 Clinton Township, MI 48038-6311
<b>Debtor</b> Andrea Lynn Nutting 744 Mayer Columbus, MI 48063	<b>Debtor's Counsel</b> Nicholas R. Glaeser Gigliotti & Associates, P.C. 15400 19 Mile Rd. Suite 115 Clinton Township, MI 48038
<b>Debtor's Counsel</b> Paul B. Gigliotti 15400 19 Mile #115 Clinton Township, MI 48038	<b>Chapter 13 Trustee</b> Krispen S. Carroll 719 Griswold Suite 1100 Detroit, MI 48226

xx (By First Class Mail) At my business address, I placed such envelope for deposit with the United States Postal Service by placing them for collection and mailing on that date following ordinary business practices.

       Via Electronic Mail pursuant to the requirements of the Local Bankruptcy Rules of the Eastern District of California

xx (Federal) I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Executed on April 6, 2018 at Santa Ana, California

/s / Lora Amundson  
Lora Amundson